

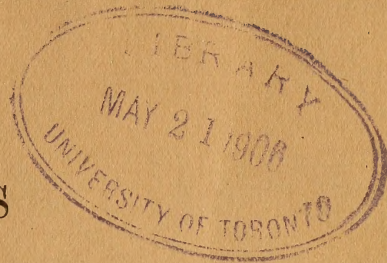
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## LIST OF WORKS



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# GOVERNMENT REGULATION OF INSURANCE

UNITED STATES AND FOREIGN COUNTRIES

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## PREFATORY NOTE

This List consists of titles of works having a bearing upon the subject of government regulation of insurance. It is not presented as anything like a complete bibliography or as a guide for the specialist who is familiar with the literature of his subject. It aims to offer some suggestions for the ordinary investigator.

The section devoted to the United States is mostly made up of discussions of the question of Federal supervision. The sections on foreign countries contain works showing regulations in force in the respective countries. As appertaining to the question of government regulation there are included some general treatises on insurance.

The reports of state insurance officers contained in the Library are listed on pages 18-21.

The state insurance laws on pages 22-25.

The following insurance periodicals are received currently by the Library:

The *Ætna*: a journal devoted to the interests of life and accident insurance, Hartford; American agency bulletin, Boston; American exchange and review, Philadelphia; American insurance journal, Columbus, Ohio; American journal of life insurance, Des Moines; American underwriter, New York; The Argus, Chicago; Baltimore underwriter, Baltimore; Bankers' insurance managers' and agents' magazine, London; Chronicle, a weekly insurance journal, New York; Coast review: a monthly insurance magazine with supplement, San Francisco; The Expositor: devoted to insurance and finance, Newark, N. J.; Indicator: devoted to the interests of insurance, Detroit; Journal of the Institute of actuaries, London; Insurance cases for the month, advance sheets of Murdock's insurance digest, Berrien Springs, Mich.; Insurance law journal, New York; Insurance monitor, New York; Insurance news, Philadelphia; Insurance observer, New York; Insurance press, New York; Insurance report, Denver; Insurance solicitor, Boston; Life insurance courant, Oak Park, Ill.; Life insurance educator, Louisville, Ky.; Life insurance independent, New York; Money: a general newspaper devoted to finance, insurance and industry, Pittsburg, Pa.; Monthly journal of insurance economics, Boston; Le Moniteur des assurances, Paris; National messenger, Montpelier,



Vt.; New York insurance journal, New York; New York news letter, New York; Rough notes: a journal devoted to insurance and industries, Indianapolis, Ind.; The Standard: a weekly insurance newspaper, Boston; Sunshine: published by the Sun Life assurance company of Canada, Montreal; Views: life, fire and accident insurance, Washington, D. C.; Western insurance review, St. Louis; Zeitschrift für die gesamte Versicherungs-Wissenschaft, Berlin.

The "Testimony before the Joint committee of the Senate and Assembly of the State of New York to investigate and examine into the business and affairs of life insurance companies," comprising 11 volumes, was received while this List was in press. The title is entered without contents on page 12. Vols. 1-7 contain Official testimony; Vols. 8-9 Exhibits; Vol. 10 Report of the Joint committee, also printed separately; see page 13. Vol. 1 of the Testimony was first issued under the title: Report of proceedings of the Joint committee of the Legislature of the State of New York for the investigation of life insurance.

The report of the proceedings of the insurance convention at Chicago, February 1, 2, 1906, for the purpose of securing uniformity of insurance legislation throughout the States and Territories, was presented to Congress by President Roosevelt and printed as Senate Document No. 333, 59th Congress, 1st session.

A. P. C. GRIFFIN

*Chief Bibliographer*

HERBERT PUTNAM

*Librarian of Congress*

*Washington, D. C., March 17, 1906*

# LIST OF WORKS

RELATING TO

## GOVERNMENT REGULATION OF INSURANCE

UNITED STATES AND FOREIGN COUNTRIES

### GENERAL TREATISES

**Berryman, John R.** A digest of the law of insurance; being an analysis of . . . cases adjudicated in the courts of the United States, England, Ireland, Scotland, Canada, Australia and Hawaii, including the cases relating to insurance in mutual benefit societies.

*Chicago: Callaghan and co., 1901-1902. 4 vols. 4°.*

**Emminghaus, A.** Versicherungswesen.

(In Handwörterbuch der Staatswissenschaften. Hrsg. von J. Conrad, 2. Aufl., vol. 7, pp. 446-463. Jena, 1901. 4°.)

1. Begriff. Arten. Betriebsformen. 2. Geschichtliches. 3. Der Versicherungsvertrag vom Standpunkte des bürgerlichen Rechts.
4. Die öffentlichrechtliche Regelung des Versicherungswesens.
5. Die wirtschaftliche Bedeutung des Versicherungswesens.

**International congress of actuaries.** 4th, New York, 1903. Proceedings of the fourth International congress of actuaries held in New York, under the auspices of the Actuarial society of America, August 31 to September 5, 1903.

*New York: The Actuarial society of America, 1904. 2 vols. Folded tables. Folded diagrams (partly colored). 8°.*

Papers and discussion in English, French or German; the original paper being accompanied by abstract or translation in the other two languages. The German and French contributions to the discussion have an English translation in parallel columns.

**Maingie, Louis.** Du contrôle par l'état des entreprises d'assurances privées.

(In International congress of actuaries. Proceedings of the fourth . . . congress, vol. 1, pp. 963-970. New York, 1904. 4°.)  
Abstract (in English) p. 969.

**Manes, Alfred.** Versicherungswesen.

*Leipzig: B. G. Teubner, 1905. xii, (2), 468 pp. 8°. (Teubners Handbücher für Handel und Gewerbe, hrsg. von . . . Van der Borcht . . . Dr. Schumacher . . . und . . . Dr. Stegemann)*

"In his pages on State Regulation of Insurance in Germany and other countries, on Versicherungspolitik and on Versicherungs-



finanzpolitik, as elsewhere, Dr. Manes writes from such a fund of information, and so learnedly, that we miss a reference to one important result which has followed recent legislation in Germany, viz., the complete withdrawal of the British life offices, as competitors for new insurances, from that country." *F. Colenso. Economic journal, Sept., 1905, p. 419.*

**Pannier, Georges.** De l'autorisation et de la surveillance des sociétés d'assurance sur la vie en France et à l'étranger; étude de droit public et de législation comparée. Législations étrangères: Angleterre, États-Unis, Suisse, grand-duché de Luxembourg, empire Allemand. Législation française: loi du 17 mars 1905. Avec un exposé sommaire de la technique des opérations d'assurance sur la vie.

*Paris: L. Dulac, 1905. (4), 469 pp. 8°.*

*1ère partie: Théorie de l'assurance sur la vie.*

*2ème partie: Les législations étrangères. I. Royaume-Uni de Grande-Bretagne et d'Irlande. II. Lois américaines. III. La loi fédérale suisse du 25 juin 1885. IV. Grand-duché de Luxembourg. V. La loi de l'Empire allemand du 12 mai 1901.*

*3ème partie: Législation française. Loi du 17 mars 1905.*

"La loi du 17 mars 1905 vient d'organiser en France la surveillance et le contrôle des Sociétés d'assurance sur la vie et de toutes les entreprises dans les opérations desquelles intervient la durée de la vie humaine. L'ouvrage dont le titre précède a pour objet de faire connaître, sous la forme d'un commentaire détaillé, article par article, toutes les dispositions de la loi nouvelle, après avoir passé en revue les principales législations qui peuvent fournir des éléments de comparaison, ou qui constituent les modèles dont la loi française s'est inspirée. . . .

"La seconde partie est consacrée à l'étude des principales législations étrangères. Les lois de l'Angleterre, de la Suisse, des États-Unis et de l'Empire allemand y sont analysées, notamment, d'une façon très complète." *Journal des économistes, Oct. 15, '05: 127.*

**United States.** *Bureau of manufactures (Dept. of commerce and labor)* Insurance in foreign countries.

*Washington: Government printing office, 1905. 253 pp. 8°. (Special consular reports, vol. xxxviii)*

• On verso of t.-p.: Department of commerce and labor, Document no. 44. Bureau of manufactures.

CONTENTS.—Part I. Life insurance; II. Special forms of insurance; III. Fire and marine insurance.

Summarizes the insurance laws of foreign countries, and gives a translation of the text of the French law, of March 17, 1905; the German law, of May 12, 1901; the law of foreign insurance companies in Sweden, July 24, 1903; and the Swiss law of June 25, 1885.

**Walford, Cornelius.** The insurance cyclopaedia.

*London: Clarke and Edwin Layton; New York: J. H. & C. M. Goodsell, 1871-1878. 5 vols. 8°.*



## UNITED STATES

### **American academy of political and social science.** Insurance.

*Philadelphia: American academy of political and social science, 1905. vi, (2), 431 pp. Folded form. 4°. (The annals of the American academy of political and social science, vol. xxvi, no. 2)*

Title appears at head of cover only.

CONTENTS.—pt. 1. Life insurance. Economic place of life insurance and its relation to society [by] F. C. Oviatt. The essentials of life insurance administration [by] H. C. Lippincott. Policy contracts in life insurance [by] L. G. Fouse. The calculation of life office premiums [by] J. B. Gibb. The organization and management of the agency system [by] L. G. Fouse. Life insurance investments [by] J. W. Hamer. Lapse and reinstatement [by] J. H. Jeffries. Industrial insurance [by] F. L. Hoffman. Assessment life insurance [by] M. M. Dawson. Fraternal life insurance [by] M. M. Dawson. State supervision of insurance companies [by] S. H. Wolfe.—pt. 2. Fire insurance. Historical study of fire insurance in the United States [by] F. C. Oviatt. Standard fire insurance policy [by] F. C. Oviatt. Fire insurance—rates and schedule rating [by] C. A. Hexamer. Fire prevention [by] E. U. Crosby.—pt. 3. Marine insurance in the United States. The development and present status of marine insurance in the United States [by] S. Huebner. Policy contracts in marine insurance [by] S. Huebner.—pt. 4. Accident insurance and liability insurance. Accident insurance [by] E. S. Lott. Liability insurance [by] W. F. Moore.—pt. 5. Appendix of policy forms.—pt. 6. Index. Book department.

### **American bar association.** “Extracts from report of Committee on insurance law of American bar association presented Aug. 24, 1905.” Recommending federal supervision of insurance.

(*In Views*, vol. 17, Sept., 1905, pp. 185-188.)

——— Insurance legislation proposed by American bar association.  
(*In National corporation reporter*, vol. 31, Sept. 7, 1905, pp. 70-71.)

### **Anderson, L. A.** Competition in life insurance.

(*In Yale review*, vol. 14, Nov., 1905, pp. 285-299.)

——— The distribution of surplus in life insurance: a problem in supervision.

(*In American academy of political and social science. Annals*, vol. 26, Nov., 1905, pp. 708-720.)

**Armstrong, Robert B.** Full publicity the best reform.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 303-305.)

**Aspects of the American insurance scandals.**

(*In Speaker*, n. s., vol. 13, Nov. 18, 1905, pp. 159-161.)

Thinks the investigation will result in "substituting Federal for State supervision."

**Bacon, Frederick H[ampden].** A treatise on the law of benefit societies and life insurance: voluntary associations, regular life, beneficiary and accident insurance. 3d ed.

*St. Louis: The F. H. Thomas law book co., 1904. 2 vols. 8°.*

**Beardsley, Henry Shedd.** The despotism of combined millions.

(*In Era magazine*, vol. 14, Nov., Dec., 1904, pp. 401, 507; vol. 15, Jan.-June, 1905, pp. 1, 169, 277, 337, 425; vol. 16, July-Oct., 1905, pp. 73, 163, 271, 394.)

**Beck, James M.** The federal regulation of life-insurance.

(*In North American review*, vol. 181, Aug., 1905, pp. 191-201.)

——— *Same.*

(*In Baltimore underwriter*, vol. 74, Sept. 5, 1905, pp. 91-94.)

**Bennett, Claude N.** Supervision through taxing power only.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 316-318.)

**Brandeis, Louis D[embitz].** Life insurance: the abuses and the remedies, an address delivered before the Commercial club of Boston.

*Boston: Policy-holders protective committee, [1905]. 27 pp. 8°.*

**Breckenridge, Ralph.** Federal supervision.

(*In Insurance report*, vol. 9, Aug., 1905, pp. 162-166.)

"Paper before the agents' convention: address in full."

"Argues for national direction of insurance."

**Brown, Benjamin F[ranklin].** The Brown book of life-insurance economics; or, Complete digest of interest, surplus earnings and expenses in the leading American companies, 1885-1894; 1895-1904. 5th ed. Comp. from the official records of the Connecticut and Massachusetts departments.

*Boston: B. F. Brown, 1905. xvi, 99 pp. 8°.*

**Chisholm, James.** On the province of state supervision of life insurance companies.

(*In International congress of actuaries. Proceedings of the fourth . . . congress*, vol. 1, pp. 1007-1056. New York, 1904. 4°.)

**Cohen, Max.** New conditions demand new remedies.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 299-303.)



Les **Compagnies** d'assurances américaines. Ch. G.

(*In La Réforme économique*, 14. année, Oct. 15, 1905, page 1230.)

**Dawson**, Miles Menander. The business of life insurance.

*New York: A. S. Barnes & co., 1905. viii, 404 pp. 12°.*

——— A case for national supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 312-315.)

**Dryden**, John F. An address on the regulation of insurance by Congress, delivered at a meeting of the Boston life underwriters' association, November 22, 1904. 40 pp. 8°.

——— The federal regulation of insurance.

(*In World's work*, vol. 10, Oct., 1905, pp. 6782-6784.)

——— Federal supervision.

(*In Insurance press*, vol. 22, Jan. 24, 1906, pp. 8-9.)

"Text of Senator Dryden's bill regulating insurance."

——— For national regulation of insurance [Text of Senate Bill introduced by John F. Dryden].

(*In Views*, vol. 17, Mar., 1905, pp. 37-39.)

——— The outlook for federal regulation of insurance.

(*In Independent*, vol. 60, Mar. 29, 1906, pp. 730-734.)

Outlines the bill providing for Federal regulation introduced by the author in the 1st session of the 59th Congress, names the benefits that are expected to result, and deals with criticisms directed against the measure.

**Dunham**, Sylvester C. Amend the Constitution, if necessary to obtain supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 291-294.)

**English**, Stephen, and Walter C. **Wright**. How national supervision was checked in 1868. [Letters to editor.]

(*In Insurance press*, vol. 11, Nov. 7, 1900, page 6.)

**Equitable life assurance society**. Life insurance: the wrong way and the right way.

(*In World's work*, vol. 10, July, 1905, pp. 6349-6353.)

Text of the report of the Committee of investigation appointed by the Board of Directors of the Equitable Life Assurance Society.

**Federal control of insurance.**

(*In Nation*, vol. 81, Dec. 21, 1905, pp. 497-498.)

**Federal control of insurance**, and Commissioner Garfield's annual report.

(*In National corporation reporter*, vol. 31, Jan. 25, 1906, page 829.)

**Federal supervision of insurance.**

(*In Law notes*, vol. 9, Oct., 1905, pp. 123-124.)

**Fouse, L. G.** State regulation of insurance.

(*In American academy of political and social science. Annals*, vol. 24, July, 1904, pp. 67-83.)

**Fricke, Charles W.** Gradual and limited supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 309-311.)

**Fricke, William A.** Optional supervision all that is feasible.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 284-287.)

**Hepburn, A. B.** National supervision a menace.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 294-296.)

**Howard, Ernest.** The next step in life insurance.

(*In International quarterly*, vol. 12, Oct., 1905, pp. 145-156.)

Advocates "the state offering insurance in open competition with private companies."

## ——— A state life-insurance system: the next step?

(*In American monthly review of reviews*, vol. 32, Nov., 1905, pp. 624-625.)

Abstract of article in the *International quarterly*.

**Hubbell, Charles Bulkley.** The insurance investigations.

(*In Green bag*, vol. 17, Dec., 1905, pp. 686-689.)

**Huebner, S.** Federal supervision and regulation of insurance.

(*In American academy of political and social science. Annals*, vol. 26, Nov., 1905, pp. 681-707.)

**Insurance investigations viewed abroad.** Letter from London, October, 1905.

(*In North American review*, vol. 181, Nov., 1905, pp. 777-781.)

"As for the remedies to be applied, Englishmen, confronted with the intricate inadequacies of the American Constitution, hesitate to suggest any. But there cannot be much doubt of what the policy-holders in this country would like to see done. They would like to see the whole system of State supervision and State laws swept away and replaced by a single uniform law enforced by permanent Federal officials."

**Lanier, Henry Wysham.** How insurance laws work. The enactments of no two states alike. The need of federal control.

(*In World's work*, vol. 9, Feb., 1905, pp. 5813-5815.)

## ——— Investing a million dollars a day. The ways in which the funds of the great insurance companies are lent and preserved—The part the companies play in almost all great financial transactions.

(*In World's work*, vol. 9, Nov., 1904, pp. 5477-5480.)



- Lawson, Thomas William.** The black flag on the big three.  
(*In Everybody's magazine*, vol. 14, Mar., 1906, pp. 407-413, advertising section pp. 65-69.)
- **Frenzied finance.** Vol. 1. The crime of Amalgamated.  
*New York: The Ridgway-Thayer company, 1905. xix, (1), 559 pp. Frontispiece (portrait). Illustrations. 8°.*  
Reprinted from *Everybody's magazine*.  
"The insurance controversy," pp. 413-486.
- Lestrigh, John von.** Lawson—and the life insurance companies.  
(*In Overland monthly*, n. s., vol. 45, Mar., 1905, pp. 206-209.)
- The Life insurance remedy.**  
(*In World's work*, vol. 11, Feb., 1906, pp. 7212-7218.)  
"Legal intervention can do little except make policies irrevocable and forbid companies from issuing insurance that is speculative or based upon gambling chances."
- Lippincott, Henry C.** The essentials of life insurance administration.  
(*In American academy of political and social science. Annals*, vol. 26, Sept., 1905, pp. 192-208.)
- *Same.*  
(*In Insurance news*, vol. 27, Mar., 1905, pp. 8-12.)
- Littlefield, Charles E.** The three departments of government and their relation to each other. An address delivered before the New York State bar association, January 16th, 1906.  
*36 pp. 8°.*
- Macaulay, T. B.** On the intervention of the legislature to permit or assume the supervision of the operations of life assurance companies.  
(*In Actuarial society of America. Papers and transactions*, vol. 4, 1895-96, pp. 248-254.)
- McCall, John A.** Regulation of life insurance in the United States and foreign countries.  
(*In Yale university. Yale insurance lectures*, vol. 1., pp. 200-217. New Haven, Conn., 1904. 8°.)
- Marshall, E. P.** The tendency to national supervision.  
(*In Actuarial society of America. Papers and transactions*, vol. 5, 1897, pp. 109-113.)
- Mazey, Edwin.** Federal control of insurance.  
(*In American law review*, vol. 39, Mar.-Apr., 1905, pp. 182-186.)  
Inquiry as to constitutionality of change from state to Federal regulation, with conclusions affirming the right of Federal control.

**Morrell**, Edward DeV. Insurance should be regulated by federal authority.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 276-281.)

**Nash**, Frederick H. Federal supervision of insurance companies.

(*In Insurance news*, vol. 27, Oct. 2, 1905, pp. 20-22.)

"Address before National convention of state insurance commissioners."

**National** supervision of insurance companies.

(*In Insurance report*, vol. 9, Feb., 1905, page 40.)

"Review of argument by George A. Moore in favor of national supervision."

**National** supervision of insurance: opinions of some prominent underwriters.

(*In Insurance news*, vol. 27, Jan., 1905, pp. 4-7.)

**New York state library.** Comparative summary and index of legislation, 1890-1904.

*Albany: New York state education department, 1891-1905.*

8°. (*New York state library bulletins. Legislation, nos. 1-7, 9-11, 13, 15, 18, 21, 24.*)

Gives each year a synopsis of the laws passed in the several states.

Regulation of insurance business: 1890, pp. 51-53; 1891, pp. 177-180; 1892, pp. 268-269; 1893, pp. 400-403; 1894, pp. 514-516; 1895, pp. 233-241; 1896, pp. 389-391; 1897, pp. 660-668; 1898, pp. 856-860; 1899, pp. 272-283; 1900, pp. 557-561; 1901, pp. 1086-1097; 1902, pp. 596-602; 1903, pp. 560-571; 1904, nos. 1730-1798.

——— Digest of Governors' messages, including related topics in the President's message, 1902-1905. Ed. by Robert H. Whitten.

*Albany: New York state education department, 1902-1906.*

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——— Review of legislation, 1901-1904. Ed. by Robert H. Whitten.

*Albany: New York state education department, 1902-1905.*

8°. (*New York state library bulletins. Legislation, nos. 16, 19, 22, 25.*)

Insurance, by Francis Hendricks, 1901, pp. 218-220; 1902, pp. 833-836; 1903, pp. n19-n24; 1904, pp. c2, h4.

**New York.** *State. Legislature. Joint committee on investigation of life insurance.* Testimony taken before the Joint committee of the Senate and Assembly of the State of New York to investigate and examine into the business and



affairs of life insurance companies doing business in the State of New York. Vols. 1-10. Index.

*Albany: Brandow printing company, 1905-1906. 11 vols. 8°.*

**New York.** *State. Legislature.* Report of the Joint committee of the Senate and Assembly of the State of New York appointed to investigate the affairs of life insurance companies. Transmitted to the Legislature, February 22, 1906. *Albany: Brandow printing company, 1906. iv, 442 pp. 8°.* (*New York. Assembly document no. 41.*)

**Noyes, A. D.** Should life insurance be cheaper?

(*In Nation*, vol. 81, Sept. 28, 1905, pp. 253-254.)

Editorial based on article by A. H. Willett in *Political science quarterly* for September, 1905. "It will be no unfair conclusion that the cost of insurance to the American insurance policy holder is too high."

**Ogden, R.** The New York Life on the stand.

(*In Nation*, vol. 81, Oct. 12, 1905, pp. 294-295.)

A criticism of the use of money by insurance companies to influence legislation, as shown by the testimony of President McCall.

**Olney, George W.** National supervision improbable.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 281-283.)

**Oviatt, F. C.** Economic place of life insurance and its relation to society.

(*In American academy of political and social science. Annals*, vol. 26, Sept., 1905, pp. 181-191.)

Condensed in *American Monthly Review of Reviews* for Dec., 1905, pp. 625-626.

——— Historical study of fire insurance in the United States.

(*In American academy of political and social science. Annals*, vol. 26, Sept., 1905, pp. 335-358.)

**Pannier, Georges.** De l'autorisation et de la surveillance des sociétés d'assurance sur la vie en France et à l'étranger; étude de droit public et de législation comparée. Législations étrangères: Angleterre, États-Unis, Suisse, grand-duché de Luxembourg, empire Allemand. Législation française: loi du 17 mars 1905. Avec un exposé sommaire de la technique des opérations d'assurance sur la vie.

*Paris: L. Dulac, 1905. (4), 469 pp. 8°.*

**Randolph, Carman F.** Federal supervision of insurance.

(*In Columbia law review*, vol. 5, Nov., 1905, pp. 500-528.)

"This article is an opinion given by the writer, September, 1905, as counsel consulted in behalf of several insurance companies."

While holding that Congress is incompetent to regulate insurance,

considers the question of federal supervision on its merits; indicates advantages and disadvantages of such supervision; and questions whether all insurance interests would be greatly promoted under national control. Concludes with a plan of campaign for the betterment of the present system.

**Raph, K.** La crise des compagnies d'assurances américaines.

(*In La Nouvelle revue*, n. s., vol. 37, Nov. 1, 1905, pp. 25-30.)

**Roosevelt, Theodore.** Roosevelt praises Morton and pleads for national supervision of insurance.

(*In Insurance report*, vol. 9, June, 1905, page 120.)

"Personal letter to Mr. Morton, signed 'Theodore Roosevelt.'"

**Rosenfeld, Henry L.** Limited supervision desirable.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 288-291.)

**St. John, Howell Williams.** On the intervention of the legislator to permit or assume the supervision of the operations of life insurance companies.

(*In Actuarial society of America. Papers and transactions*, vol. 4, 1895-96, pp. 240-247.)

**Smith, C. J.** Life insurance and the public; the side which has not been told.

(*In Eclectic magazine*, vol. 145, Nov., 1905, pp. 473-481.)

**Smith, Samuel Bosworth.** Federal insurance supervision.

(*In National corporation reporter*, vol. 31, Dec. 14, 1905, pp. 615-616.)

"Argues in opposition to federal supervision of insurance being a constitutional exercise of the national power."

——— Life insurance: Shall we have state or federal supervision?

(*In American lawyer*, vol. 13, Sept., 1905, pp. 372-376.)

The **Spectator company**, *New York*. Analysis of policy conditions of American and Canadian life insurance companies; compiled from official returns.

*New York: The Spectator company, 1906. 134 pp. 12°.*

——— The Spectator's summary of the testimony given before the New York legislative insurance investigating committee. All the material facts included in the testimony of the numerous witnesses, as printed in the weekly issues of the Spectator, embracing every session of the committee from September 6 to December 30, 1905.

*New York: The Spectator company, 1906. 176 pp. 12°.*

**State supervision and Elizur Wright.**

(*In Insurance press*, vol. 11, Sept. 26, 1900, page 6.)



**State** supervision of life insurance.

(In Albany law journal, vol. 67, July, 1905, page 193.)

**[Statistical** review of insurance in the United States.]

(In Assekuranz-Jahrbuch, vol. 26, pt. 3, pp. 369-387. Wien, 1905. 8°.)

**Stevens, W. H.** Fire insurance should not be regulated.

(In Moody's magazine, vol. 1, Feb., 1906, pp. 297-299.)

**Supervision** has become perverted.

(In Insurance news, vol. 27, Apr., 1905, pp. 5-6.)

**Symposium:** federal supervision of insurance.

(In Moody's magazine, vol. 1, Feb., 1906, pp. 273-320.)

## CONTENTS

President Roosevelt's views .....	274-275
Senator Dryden's views.....	275-277
Insurance should be regulated by federal authority. Ed- ward DeV. Morrell.....	278-281
National supervision improbable. George W. Olney.....	281-283
Optional supervision all that is feasible. William A. Fricke	284-287
Limited supervision desirable. Henry L. Rosenfeld.....	288-291
Amend the constitution, if necessary to obtain supervision. Sylvester C. Dunham.....	291-294
National supervision a menace. A. B. Hepburn .....	294-296
Fire insurance should not be regulated. W. H. Stevens..	297-299
New conditions demand new remedies. Max Cohen .....	299-303
Full publicity the best reform. Robert B. Armstrong ....	303-305
Federal supervision in interest of policy-holders. Nat. Tyler	305-309
Gradual and limited supervision. Charles W. Fricke.....	309-311
A case for national supervision. Miles M. Dawson.....	312-315
Supervision through taxing power only. Claude N. Bennett	316-318
Marine insurance cannot be regulated .....	319-320

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## AUTHOR INDEX

	Page		Page
Alexander, James W .....	17	Emminghaus, A .....	5
American academy of political and social science .....	7	English, Stephen .....	9
American bar association .....	7	Equitable life assurance society .....	9
Anderson, L. A .....	7	Fede, Romeo della .....	38
Armstrong, Robert B .....	8, 15	Federation of insurance institutes .....	26
Austria. <i>Ministerium des Innern</i> ..	38	Fitzgerald, J. V. Vesey .....	26
Bache, N. H .....	40	Fouse, L. G .....	7, 10
Bacon, Frederick Hampden .....	8	France .....	29
Beardsley, Henry Shedd .....	8	Fricke, Charles W .....	10, 15
Beck, James M .....	8	Fricke, William A .....	10, 15
Behrend, R .....	32	Germany. <i>Reichskommission</i> .....	32
Bellet, Daniel .....	28	Geyer, Ph .....	33
Bennét, Claude N .....	8, 15	Giannini, T. C .....	38
Berryman, John R .....	5	Gibb, J. B .....	7
Blondel de Joigny, Pierre .....	28	Gierke, Julius .....	33
Bödiker, Tonio Wilhelm Laurenz Karl Maria .....	32	Gore, John K .....	17
Bostquénard, Forgemol de .....	28	Great Britain .....	26, 33
Brämer, Hermann .....	32	Hamer, J. W .....	7
Brämer, Karl .....	32	Hamilton, Andrew .....	24
Brandeis, Louis Dembitz .....	8	Hayes, Howard W .....	22, 24
Breckenridge, Ralph .....	8	Hendricks, Francis .....	12
Brown, Benjamin Franklin .....	8	Hepburn, A. B .....	10, 15
Buckley, Sir Henry Burton .....	26	Hexamer, C. A .....	7
Bunyon, Charles John .....	26	Hoffman, F. L .....	7
Campbell, John Tyler .....	41	Holcombe, John M .....	17
Carment, David .....	41	Howard, Ernest .....	10
Chaufton, Albert .....	28	Hubbell, Charles Bulkley .....	10
Chisholm, James .....	8	Huebner, S .....	7, 10
Clauson, A. C .....	26	Idelson, Wladimir R .....	41
Cohen, Max .....	8, 15	Institut des actuaires français .....	29
Courey, Alfred de .....	28	International congress of actuaries ..	5
Crosby, E. U .....	7	Irányi, B .....	33, 39
Curtis, Frank A .....	29	Jeffries, J. H .....	7
Danilofsky .....	41	Katz, Paul Alexander .....	33
Dawson, Miles Menander .....	7, 9, 15	Kerr, William A .....	22
Depas, Louis .....	29	King, George .....	27
Domergue, Jules .....	29	Knebel-Doeberitz, Hugo von .....	33
Dryden, John F .....	9, 15, 17	Knedel, Franz .....	39
Dunham, Sylvester C .....	9, 15	Kovalevskii, Vladimir Ivanovich ..	41
Elliott, Charles Burke .....	22	Kuhne, Emmanuel .....	37
		Lanier, Henry Wysham .....	10
		Lawson, Thomas William .....	11

	Page		Page
Leroy-Beaulieu, Paul .....	30	Rochetin, Eugène .....	30
Lestrich, John von .....	11	Roosevelt, Theodore .....	14, 15
Lewis, W. D. ....	22	Rosenfeld, Henry L. ....	14, 15
Lindemann .....	34	Rosselet, F. ....	37
Lippincott, Henry C. ....	7, 11	Roth, Paul .....	39
Littlefield, Charles E. ....	11	St. John, Howell Williams .....	14
Lloyd, Henry Demarest .....	41	Samwer .....	35
Lott, E. S. ....	7	Schönweise, R. ....	35
Lourties, Victor .....	29	Smith, C. J. ....	14
Lundgren, D. F. ....	39	Smith, Samuel Bosworth .....	14
Lunger, John B. ....	17	Spectator company .....	14
Macaulay, T. B. ....	11	Sprague, T. B. ....	27
McCall, John A. ....	11, 17	Stefan, Emil .....	35
McCornack, Walter Edwin .....	22	Stevens, W. H. ....	15
Maignien, Raymond .....	30	Sundbärg, Gustav .....	40
Maingie, Louis .....	5	Svedelius, Frederik .....	40
Manes, Alfred .....	5, 34	Switzerland. <i>Versicherungsamt</i> .....	37
Marshall, E. P. ....	11	Symonds, Brandreth .....	17
Massé, L. ....	37	Tailliandier, Maurice .....	31
Matlack, S. D. ....	22	Trask, Albert .....	22
Maxey, Edwin .....	11	Tyler, Nat .....	15
Moïse, A. L. ....	22	United States. <i>Bureau of corpora-</i>	
Moldenhauer, Paul .....	34	<i>tions</i> .....	15
Moore, Thomas Ewing .....	34	<i>Bureau of manufactures (Dept.</i>	
Moore, W. F. ....	7	<i>of commerce and labor)</i> .....	6, 31,
Morrell, Edward De V. ....	12, 15		36, 37, 40
Nash, Frederick H. ....	12	<i>59th Congress, 1st session</i> .....	16
Neumann, Fritz Stefan .....	35	Vance, William R. ....	16
Neumann, Josef .....	35	Vannacque, A. ....	31
New York. <i>State. Legislature</i> ..	12, 13	Vautrin, A. ....	31
New York state library .....	12	Villard, O. G. ....	16
New Zealand .....	42	Vogel, Julius .....	27
Nichols, Walter S. ....	17	Waldkirch, Oskar von .....	38
Noyes, A. D. ....	13	Walford, Cornelius .....	6, 27
Ogden, R. ....	13	Walsh, John W. ....	16
Olivreau, Edmond .....	41	Watts, Ethelbert .....	41
Olivreau, R. ....	30	Wellman, Walter .....	16
Olney, George W. ....	13, 15	Whitten, Robert Harvey .....	12, 16
Oviatt, F. C. ....	7, 13	Willett, Allan H. ....	16
Pannier, Georges .....	6, 13, 27, 30, 35, 37	Wolfe, S. Herbert .....	7, 16
Payen, Édouard .....	30	Wolterbeek, Leonard .....	40
Pepper, George Wharton .....	22	Wright, Walter C. ....	9
Randolph, Carman F. ....	13	Yale University .....	17
Raph, K. ....	14	Zehnter, Johann A. ....	36, 38, 39
Reeves, W. P. ....	42		



## SUBJECT INDEX

	Page		Page
GENERAL.....	5-6	FIRE INSURANCE:	
AUSTRALIA and NEW ZEALAND.....	41-42	France—	
AUSTRIA-HUNGARY.....	38-39	Bellet, Daniel.....	28
Brämer, Hermann.....	32	New Zealand.....	42
CANADA:		United States—	
Spectator company.....	14	American academy of po-	
COST:		litical and social science.....	7
Noyes, A. D.....	13	Oviatt, F. C.....	13
Willett, Allan H.....	16	Stevens, W. H.....	15
DENMARK.....	40	U. S. <i>Bureau of manufac-</i>	
FEDERAL SUPERVISION:		<i>tures</i> .....	6
American bar association.....	7	FRANCE.....	28-31
Beck, James M.....	8	GERMANY.....	32-36
Breckenridge, Ralph.....	8	GREAT BRITAIN.....	26-27
Dawson, Miles M.....	9	HOLLAND.....	40
Dryden, John F.....	9	INVESTIGATIONS:	
Dunham, Sylvester C.....	9	Aspects of the American insur-	
English, Stephen.....	9	ance scandals.....	8
Federal control of insurance.....	9, 10	Equitable life assurance so-	
Hepburn, A. B.....	10	ciety.....	9
Huebner, S.....	10	Hubbell, Charles B.....	10
Insurance investigations.....	10	Insurance investigations.....	10
Lanier, Henry W.....	10	Lawson, Thomas W.....	11
Littlefield, Charles E.....	11	Lestrich, John von.....	11
Marshall, E. P.....	11	New York. <i>State. Legisla-</i>	
Maxey, Edwin.....	11	<i>ture</i> .....	12, 13
Morrell, Edward De V.....	12	Ogden, R.....	13
Nash, Frederick H.....	12	Raph, K.....	14
National supervision.....	12	Spectator company.....	14
Olney, George W.....	13	Villard, O. G.....	16
Randolph, Carman F.....	13	Wellman, Walter.....	16
Roosevelt, Theodore.....	14	ITALY.....	38
Rosenfeld, Henry L.....	14	LAWS:	
Smith, Samuel B.....	14	Austria—	
Symposium.....	15	Zehnter, Johann A.....	39
Tyler, Nat.....	15	Australia—	
U. S. <i>59th Congress, 1st session</i> .....	16	Berryman, John R.....	5
Vance, William R.....	16	Canada—	
Walsh, John W.....	16	Berryman, John R.....	5
Wright, Walter C.....	9		

LAWS:	Page	LEGISLATION:	Page
France—		Great Britain—Continued.	
Loi.....	29, 30	Pannier, Georges.....	6, 27
Maignien, Raymond.....	30	Sprague, T. B.....	27
Pannier, Georges.....	6	Switzerland—	
U. S. <i>Bureau of manufactures</i> .....	31	Pannier, Georges.....	6, 37
Germany—		United States—	
Behrend, R.....	32	New York state library ..	12
Bödiker, Tonio W. L. K. M.....	32	Pannier, Georges.....	6, 13
German insurance law....	32, 33	MARINE INSURANCE:	
Great Britain. <i>Foreign office</i> .....	33	United States—	
Pannier, Georges.....	6	American academy of political and social science.	7
U. S. <i>Bureau of manufactures</i> .....	36	Symposium.....	15
Great Britain—		U. S. <i>Bureau of manufactures</i> .....	6
Berryman, John R.....	5	NEW YORK (INVESTIGATION):	
Buckley, Sir Henry B.....	26	New York. <i>State. Legislature.</i>	12, 13
Bunyon, Charles J.....	26	Ogden, R.....	13
Great Britain.....	26	Spectator company.....	14
Pannier, Georges.....	6	RUSSIA.....	41
Prussia—		STATE INSURANCE REPORTS.....	18-21
Zehnter, Johann A.....	36	STATE LAWS, STATUTES, ETC.....	22-25
Russia—		STATE SUPERVISION (United States):	
Idelson, W. R.....	41	Chisholm, James.....	8
Sweden—		Fouse, L. G.....	10
Svedelius, Frederik.....	40	Macaulay, T. B.....	11
U. S. <i>Bureau of manufactures</i> .....	40	Smith, Samuel B.....	14
Switzerland—		State supervision.....	14, 15
Pannier, Georges.....	6	Wolfe, S. Herbert.....	16
U. S. <i>Bureau of manufactures</i> .....	37	STATISTICAL REVIEW:	
Zehnter, Johann A.....	38	Austria.....	39
United States—	22-25	France.....	30
Berryman, John R.....	5	Germany.....	35
Lanier, Henry W.....	10	Great Britain.....	27
Pannier, Georges.....	6	Italy.....	38
LEGISLATION:		Sweden.....	39
France—		Switzerland.....	37
Blondel de Joigny, Pierre.....	28	United States.....	14
Chaufton, Albert.....	28	SWEDEN.....	39-40
Pannier, Georges.....	6, 30	SWITZERLAND.....	37-38
Germany—		TAXATION:	
Pannier, Georges.....	6, 35	Denmark—	
Great Britain—		Bache, N. H.....	40
King, George.....	27	United States—	
		Whitten, Robert H.....	16
		UNITED STATES.....	7-25
		Brämer, Hermann.....	32











